

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
(Richmond Division)**

In re: Raashon Aziz)	
SSN: xxx-xx-5658)	
13747 West River Road)	Bankruptcy No: 13-33473
Palmyra, VA 22963)	Chapter 13
)	
Debtors)	
JPMORGAN CHASE BANK, N.A.)	
)	
Movant)	
)	
v)	
)	
RAASHON AZIZ)	
CARL M. BATES, TRUSTEE)	
)	
Respondent)	

NOTICE OF MOTION(S)

JPMorgan Chase Bank, N.A. has filed papers with the court to Grant Relief from the Automatic Stay.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to grant the relief sought in the motion (or objection), or if you want the court to consider your views on the motion (or objection), then on or before May 8, 2014 you or your attorney must:

[x] File with the court, at the address shown below, a written request for a hearing [or a written response pursuant to Local Bankruptcy Rule 9013-1(H)]. If you mail your request for hearing (or response) to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

Clerk of the Court
U.S. Bankruptcy Court
701 E. Broad Street, Suite 4000
Richmond, VA 23219-3525

You must also mail a copy to:

Matthew D. Huebschman, Esq.
SHENANDOAH LEGAL GROUP P.C.
P.O. Box 75
Roanoke, VA 24002-0075

Rudolph C. McCollum, Jr.
P O Box 4595
Richmond, VA 23220

Carl M. Bates, Trustee
P O Box 1819
Richmond, VA 23218

[x] Attend the hearing on the motion (or objection) scheduled to be held on May 21, 2014 at 9:30 a.m. in the United States Bankruptcy Court, 701 E Broad Street, Richmond, VA, Courtroom 5000.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

Date: April 24, 2014

/s/ Matthew D. Huebschman
Matthew D. Huebschman, Esq.
SHENANDOAH LEGAL GROUP P.C.
P.O. Box 75
Roanoke, VA 24002-0075
Virginia State Bar No. 44181
Counsel for JP Morgan Chase Bank
mhuebsch@shenlegal.com

Certificate of Service

I hereby certify that on April 24, 2014, I mailed or hand-delivered a true copy of the foregoing Notice of Motion (or Objection) to the parties listed on the attached service list.

/s/ Matthew D. Huebschman

Rudolph C. McCollum, Jr.
P O Box 4595
Richmond, VA 23220

Carl M. Bates, Trustee
P O Box 1819
Richmond, VA 23218

Raashon Aziz
13747 West River Road
Palmyra, VA 22963

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
(Richmond Division)**

In re: Raashon Aziz)	
SSN: xxx-xx-5658)	Bankruptcy No: 13-33473
13747 West River Road)	Chapter 13
Palmyra, VA 22963)	
)	
Debtors)	

JPMORGAN CHASE BANK, N.A.

Movant

v

RAASHON AZIZ

CARL M. BATES, TRUSTEE

Respondent

MOTION FOR RELIEF FROM AUTOMATIC STAY

COMES NOW JPMorgan Chase Bank, N.A., (hereinafter referred to as "Movant"), and moves the Court for relief from the automatic stay pursuant to U.S.C. §362 (d) on following described personal property, to-wit:

2005 Chevrolet Truck VIN: 3GNFK16Z75G230502

1. Movant is the owner, and holder of purchase money security interests on the above described property.

2. This is a motion pursuant to 11 U.S.C. Sec. 362 (d) and Fed. R. Bankr. P. 4001 seeking relief from the automatic stay in bankruptcy.

Proponent of Motion

Matthew D. Huebschman, Esq., VSB 44181

Of Counsel to Movant

P.O. Box 75

Roanoke, VA 24002-0075

mhuebsch@shenlegal.com

3. The debtor, Raashon Aziz has defaulted in the payments to the Trustee under the terms of her confirmed Chapter 13 plan.

4. There is due and owing to Movant on the above described properties in the sum of \$16,085.86 together with interest, costs and attorney's fees, along with such expenses of retaking and refurbishing as are necessary to sell the personal property under Article 9 of the Uniform Commercial Code.

5. Debtor is unable or unwilling to provide adequate protection to Movant and the automatic stay is resulting in a decrease in the value of Movant's interest in the subject property.

NOTICE

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not wish the Court to grant the relief sought in this motion, or if you want the court to consider your views on the motion, then within fourteen (14) days from the date of service of this motion, you must file a written response explaining your position with the Court and serve a copy on the movant, JPMorgan Chase Bank, N.A., c/o Shenandoah Legal Group, P.C. Unless a written response is filed and served within this fourteen day period, the Court may deem opposition waived, treat the motion as conceded, and issue an order granting the requested relief without further notice of hearing.

If you mail your response to the Court for filing, you must mail it early enough so the Court will received it on or before the expiration of the fifteen day period.

You will be notified separately by the Clerk of the hearing date on the motion.

WHEREFORE, JPMorgan Chase Bank, N.A. moves the Court for relief from the automatic stay pursuant to 11 U.S.C. §362 to permit Movant to seek relief under state law remedies of the sale of the property and application of the proceeds to the indebtedness. and for such other and further relief as may be necessary and just.

Respectfully submitted.
JPMorgan Chase Bank, N.A.

By: /s/ Matthew D. Huebschman
Of Counsel

Matthew D. Huebschman, Esq. (VSB# 44181)
Of Counsel to Plaintiff
SHENANDOAH LEGAL GROUP, P.C.
P.O. Box 75
Roanoke, VA 24002
(540) 344-4490
mhuebsch@shenlegal.com

Certificate of Service

I hereby certify that on April 24, 2014, I mailed or hand-delivered a true copy of the foregoing Notice of Motion (or Objection) to the parties listed on the attached service list.

/s/ Matthew D. Huebschman

Rudolph C. McCollum, Jr.
P O Box 4595
Richmond, VA 23220

Carl M. Bates, Trustee
P O Box 1819
Richmond, VA 23218

Raashon Aziz
13747 West River Road
Palmyra, VA 22963

RETAIL INSTALLMENT SALE CONTRACT
SIMPLE FINANCE CHARGE

Dealer Number _____ Contract Number _____

Buyer Name and Address (Including County and Zip Code) RAASHON AZIZ 2332 MOSLEY ST Waynesboro, VA 22980	Co-Buyer Name and Address (Including County and Zip Code)	Creditor-Seller (Name and Address) Basic Auto Sales 11371 Washington Hwy Ashland, VA 23005
--	--	--

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Creditor - Seller (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-in-Lending Disclosures below are part of this contract.

New/Used/Demo Used	Year 2005	Make and Model CHEVROLET SUBURBAN	Vehicle Identification Number 3GNFK16Z75G230582	Primary Use For Which Purchased <input checked="" type="checkbox"/> personal, family or household <input type="checkbox"/> business <input type="checkbox"/> agricultural
------------------------------	---------------------	---	---	--

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down payment of \$4000.00.
20.99%	\$ 9950.36	\$ 15720.64	\$ 25689.00	\$ 25689.00

Your Payment Schedule Will Be:		
Number of Payments	Amount of Payments	When Payments Are Due
60	428.15	Monthly beginning 06/24/2011

Or As Follows:

Late Charge. If payment is not received in full within 7 days after it is due, you will pay a late charge of 5 % of the part of the payment that is late.
Prepayment. If you pay off all your debt early, you will not have to pay a penalty.
Security Interest. You are giving a security interest in the vehicle being purchased.
Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

ITEMIZATION OF AMOUNT FINANCED

1 Cash Price (Including \$ <u>563.51</u> sales tax)	\$ <u>10058.51</u> (1)
2 Total Downpayment =	
Trade-In <u>1995 HONDA ACCORD</u>	
(Year) (Make) (Model)	
Gross Trade-In Allowance	\$ <u>2500.00</u>
Less Pay Off Made By Seller	\$ <u>N/A</u>
Equals Net Trade In	\$ <u>2500.00</u>
+ Cash	\$ <u>1500.00</u>
+ Other	\$ <u>0.00</u>
(If total downpayment is negative, enter "0" and see 4) below)	\$ <u>4000.00</u> (2)
3 Unpaid Balance of Cash Price (1 minus 2)	\$ <u>14058.51</u> (3)
4 Other Charges Including Amounts Paid to Others on Your Behalf (Seller may keep part of these amounts):	
A Cost of Optional Credit Insurance Paid to Insurance Company or Companies.	
Life	\$ <u>N/A</u>
Disability	\$ <u>N/A</u>
B Vendor's Single Interest Insurance Paid to Insurance Company(ies).	\$ <u>N/A</u>
C Other Optional Insurance Paid to Insurance Company or Companies	\$ <u>N/A</u>
D Optional Gap Contract	\$ <u>N/A</u>
E Official Fees Paid to Government Agencies	\$ <u>N/A</u>
1) to for	\$ <u>N/A</u>
2) to for	\$ <u>N/A</u>
3) to for	\$ <u>N/A</u>
F Government Taxes Not Included in Cash Price	\$ <u>32.38</u>
G Government License and/or Registration Fees	\$ <u>53.75</u>
H Government Certificate of Title Fees	\$ <u>N/A</u>
I Other Charges (Seller must identify who is paid and describe purpose.)	
1) to for Prior Credit or Lease Balance	\$ <u>N/A</u>
2) to Dealer for Processing Fee	\$ <u>289.00</u>
3) to The Guardian Vw Service Contract	\$ <u>1295.00</u>
4) to for	\$ <u>N/A</u>
5) to for	\$ <u>N/A</u>
6) to for	\$ <u>N/A</u>

Insurance. You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is authorized to sell such insurance in Virginia. Your choice will not affect our decision to extend credit or the terms of this contract. You are not required to buy any other insurance to obtain credit unless the box indicating Vendor's Single Interest Insurance is checked below.

If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:

Optional Credit Insurance

☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both

☐ Credit Disability: ☐ Buyer ☐ Co-Buyer ☐ Both

Premium:

Credit Life \$ N/A

Credit Disability \$ N/A

Insurance Company Name _____

Home Office Address _____

Credit life insurance and credit disability insurance are not required to obtain credit (see back). You have the right to use a term life coverage or buy such insurance elsewhere. Your choice of insurer will not affect our decision to extend credit or the terms of this contract. Your decision to buy or not to buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance is based on your original payment schedule. This insurance may not pay all your owe on this contract if you make late payments. Credit disability insurance does not cover any increase in your payment or in the number of payments. Coverage by credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

Other Optional Insurance

☐ Type of Insurance _____ Term _____

Premium \$ N/A

Insurance Company Name _____

Home Office Address _____

☐ Type of Insurance _____ Term _____

Premium \$ N/A

Insurance Company Name _____

Home Office Address _____

Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost. Your choice of insurer will not affect our decision to extend credit or the terms of this contract.

I want the insurance checked above.

X Buyer Signature _____ Date _____

X Co-Buyer Signature _____ Date _____

Your choice of insurer will not affect our decision to extend credit or the terms of this contract.

I want the insurance checked above.

☒ Buyer Signature _____ Date _____

☒ Co-Buyer Signature _____ Date _____

THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE.

Returned Check Charge: If any check you give us is dishonored, we may, at our option, charge you \$ _____ 50.

1) to	for Price Credit or Lease Balance	\$	N/A
2) to	Dealer for Processing Fee	\$	289.00
3) to	The Guardian for Service Contract	\$	1295.00
4) to	for	\$	N/A
5) to	for	\$	N/A
6) to	for	\$	N/A
7) to	for	\$	N/A
8) to	for	\$	N/A
Total Other Charges and Amounts Paid to Others on Your Behalf		\$	1670.12
Amount Financed (3 + 4)		\$	15725.64

OPTION: ☐ You pay no finance charge if the Amount Financed, item 5, is paid in full on or before _____ Year _____.

SELLERS INITIALS _____

☐ VENDOR'S SINGLE INTEREST INSURANCE (VSI) insurance: If the preceding box is checked, the Creditor requires VSI insurance for the initial term of the contract to protect the Creditor for loss or damage to the vehicle (collision, fire, theft). VSI insurance is for the Creditor's sole protection. This insurance does not protect your interest in the vehicle. You may choose the insurance company through which the VSI insurance is obtained. If you elect to purchase VSI insurance through this Creditor, the cost of this insurance is \$ _____ N/A and is also shown in item 4B of the itemization of Amount Financed. The coverage is for the initial term of the contract. See back of this contract for more information.

OPTIONAL GAP CONTRACT: A gap contract (debit to condition contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in item 4D of the itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Term _____ N/A _____ Months _____

I want to buy a gap contract.

Buyer Signs ☒ _____

Name of Gap Contract _____

NO COOLING OFF PERIOD

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

HOW THIS CONTRACT CAN BE CHANGED. This contract, along with all other documents signed by you in connection with the purchase of the vehicle, comprises the entire agreement between you and us affecting this purchase. No oral agreements or understandings are binding. Upon assignment of this contract, (i) only this contract and addenda to this contract comprise the entire agreement between you and the assignee relating to this contract; (ii) any change to this contract must be in writing and the assignee must sign it; and (iii) no oral changes are binding.

Buyer Signs ☒ _____ Co-Buyer Signs ☒ _____

If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.

See back for other important agreements.

NO LIABILITY INSURANCE INCLUDED

NOTICE TO RETAIL BUYER: Do not sign this contract in blank. You are entitled to a copy of the contract at the time you sign. Keep it to protect your legal rights.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs ☒ _____ Date 05/14/2011 Buyer Signs ☒ _____ Date _____

Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here ☒ _____

Seller signs Donato Sales Date 05/14/2011 Address 1514 E. 1st St. #101 Title President

Seller assigns its interest in this contract to JPMORGAN CHASE BANK, N.A. (Assignee) under the terms of Seller's agreement(s) with Assignee.

☐ Assigned with recourse ☒ Assigned without recourse ☐ Assigned with limited recourse

Seller Donato Sales By Renee A. Salen Title President

LAW FORM NO. 557-A (REV. 10/08) (THIS CONTRACT IS SUBJECT TO THE CREDITORS' RIGHTS UNDER THE AUTOMOBILE FINANCIAL INSTITUTION LIAISON ACT)

OTHER IMPORTANT AGREEMENTS

1. FINANCE CHARGE AND PAYMENTS

- a. How we will figure the Finance Charge. We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- b. How we will apply payments. We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose.
- c. How late payments or early payments change what you must pay. We based the Finance Charge, Total of Payments, and Total Sale Price shown on the front on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- d. You may prepay. You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.
- e. Your right to refinance a balloon payment. A balloon payment is any payment other than a down payment that is more than 10% greater than the regular or recurring installment payments. If you use the vehicle primarily for consumer purposes, you have the right to refinance a balloon payment over an extended period with additional payments. The additional periodic payments will not be more than 10% greater than the regularly scheduled installment payments.
- b. You may have to pay all you owe at once. If you break your promises (default), we may demand that you pay all you owe on this contract at once. Default means:
 - You pay any payment (plus any late charges) more than 10 days late or not at all;
 - You give us false, incomplete, or misleading information on a credit application;
 - You start a proceeding in bankruptcy or one is started against you or your property; or
 - You break any agreements in this contract.The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.
- c. You may have to pay collection costs. If we hire an attorney to collect what you owe, you will pay the attorney's fee and court costs, as the law allows. You will also pay any collection costs we incur as the law allows.
- d. We may take the vehicle from you. If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device, you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you at your expense. If you do not ask for these items back, we may dispose of them as the law allows.
- e. How you can get the vehicle back if we take it. If we repossess the vehicle, you may pay to get it back (redeem). We will tell you how much to pay to redeem. Your right to redeem ends when we sell the vehicle.
- f. We will sell the vehicle if you do not get it back. If you do not redeem, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle. We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate until you pay.
- g. What we may do about optional insurance, maintenance, service or other contracts. This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.

2. YOUR OTHER PROMISES TO US

- a. If the vehicle is damaged, destroyed, or missing. You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
- b. Using the vehicle. You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.
- c. Security Interest. You give us a security interest in:
 - The vehicle and all parts or goods put on it;
 - All money or goods received (proceeds) for the vehicle;
 - All insurance, maintenance, service, or other contracts we finance for you; and
 - All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.This secures payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle.
- d. Insurance you must have on the vehicle. You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium of the insurance

4. WARRANTIES SELLER DISCLAIMS

Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose. Any implied warranties arising from a written warranty or service contract are limited to the duration of such written warranty or service contract.

This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide.

5. Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el

(lien) in the vehicle.

- d. **Insurance you must have on the vehicle.** You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium of the insurance and a finance charge equal to the Annual Percentage Rate shown on the front of this contract or, at our option, the highest rate the law permits. If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.
- e. **What happens to returned insurance, maintenance, service, or other contract charges.** If we obtain a refund of insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you owe.

3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- a. **You may owe late charges.** You will pay a late charge on each late payment as shown on the front. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments. If you pay late, we may also take the steps described below.

particular purpose. Any implied warranties arising from a written warranty or service contract are limited to the duration of such written warranty or service contract.

This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide.

5. **Used Car Buyers Guide.** The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

6. VSI and Optional Insurance

Choice of Insurer. If vendor's single interest insurance is required (as indicated on the front), or if you desire optional insurance, such as credit life insurance or credit disability insurance, you have the right to use alternative coverage or to buy insurance elsewhere from the agent or insurer of your choice. You may also buy required physical damage insurance from the agent or insurer of your choice. Your choice of agent or insurer will not affect our decision to extend credit or your credit terms.

7. Servicing and Collection Contacts.

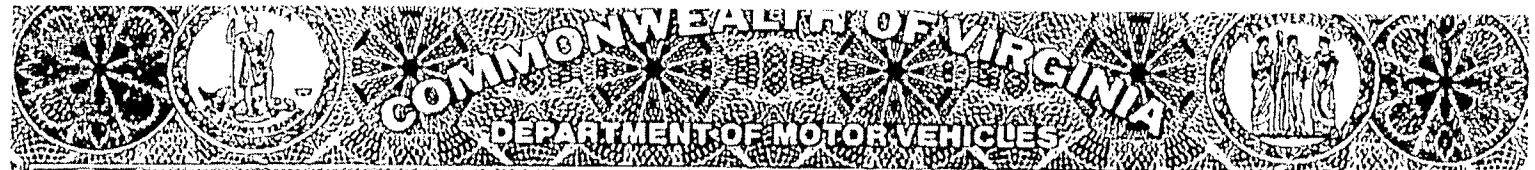
You agree that we may try to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you.

8. Applicable Law

Federal law and the law of the state of our address shown on the front of this contract apply to this contract.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The preceding NOTICE applies only if the "personal, family or household" box in the "Primary Use for Which Purchased" section of this contract is checked. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.



CERTIFICATE OF TITLE FOR A VEHICLE

KEEP IN SAFE PLACE - ANY ALTERATION OR ERASURE VOIDS THIS TITLE

THE DEPARTMENT OF MOTOR VEHICLES, COMMONWEALTH OF VIRGINIA, HEREBY CERTIFIES THAT AN APPLICATION FOR A CERTIFICATE OF TITLE HAS BEEN MADE FOR THE VEHICLE DESCRIBED HEREON PURSUANT TO THE PROVISIONS OF THE MOTOR VEHICLE LAWS OF THIS COMMONWEALTH, THAT THE APPLICANT NAMED ON THE FACE HEREON HAS BEEN DULY RECORDED AS THE LAWFUL OWNER OF SAID VEHICLE, AND THAT, FROM THE STATEMENTS OF THE OWNER AND THE RECORDS ON FILE WITH THIS DEPARTMENT, THE HEREON DESCRIBED VEHICLE IS SUBJECT TO THE SECURITY INTEREST RECORDS ON FILE WITH THIS DEPARTMENT, AND AS DESCRIBED HEREON, IF ANY. THE MOTOR VEHICLE LAWS OF THIS COMMONWEALTH ALSO PROVIDE THAT ALL TITLE AND REGISTRATION INFORMATION IN THE OFFICE OF THE DEPARTMENT OF MOTOR VEHICLES IS PRIVILEGED AND ONLY SUBJECT TO DISSEMINATION TO AUTHORIZED AGENCIES, BUSINESS ORGANIZATIONS OR AGENTS, GOVERNMENTAL ENTITIES AND INDIVIDUALS UNDER THE CONDITIONS SPECIFIED BY MOTOR VEHICLE CODE SECTIONS 46.2-208, 46.2-209 AND 46.2-210.

ESTABLISHED 05/26/11 292 ELTE3 ORIGINAL

VEHICLE IDENTIFICATION NO.		YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NO.		
3GNFK16775G230502		2005	CHEVROLET	SPORT UTILITY	86471005			
EMPTY WGT.	GROSS WGT.	GVWR	GCWR	AXLES	FUEL	SALES TAX PAID	ODOMETER	DATE ISSUED
5474				2	GCNG	533.527	100251	06/11/13
OTHER PERTINENT DATA				ODOMETER BRAND PRIOR TITLE NO.				
024754				ACTUAL 63347908				

Lienholder name(s) and address(es):
JPMORGAN CHASE BANK NA
PO BOX 901033
FORT WORTH TX 76101-2033

THIS IS NOT A TITLE NUMBER

G 27044248

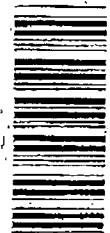
LIEN RELEASE	INTEREST IN THE ABOVE DESCRIBED VEHICLE IS HEREBY RELEASED	
	By	DATE
	TITLE	DATE

Name(s) and address(es) of vehicle owners:
AZIZ, RAASHON
1809 CARLISLE AVE
RICHMOND VA 23231-3411



A ASSIGNMENT OF TITLE BY OWNER NOTIFY DMV WHEN VEHICLE IS SOLD	Federal and State law requires that you state the mileage in connection with the transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment. The undersigned hereby certifies that the vehicle described in this title has been transferred to the following (printed name and address of Buyer(s)).	
	Buyer(s) Name _____	
	Street _____	City, State, Zip _____
	DATE OF SALE _____ SALE PRICE _____	
	ODOMETER READING (No Penals) _____ I certify to the best of my knowledge that the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked: 1. The mileage stated is in excess of its mechanical limits. <input type="checkbox"/> 2. The odometer reading is not the actual mileage. <input checked="" type="checkbox"/> WARNING-ODOMETER DISCREPANCY	
Signature of Seller(s) _____ Printed Name of Seller(s) _____		
Signature of Buyer(s) _____ Printed Name of Buyer(s) _____		
I am aware of the above odometer certification made by the Seller(s) _____		
I am aware of the above odometer certification made by the Seller(s) _____		
Dealer's Name _____ Licensing Jurisdiction _____		

JPMORGAN CHASE BANK NA
PO BOX 901033
FORT WORTH TX 76101-2033



Vehicle Evaluation

Page 1 of 2

Period: 2014 April
 Region: Central
 VIN: 3GNFK16Z75G230502 Decode
 Reference #:
 Year: 2005
 Make: CHEVROLET TRUCK
 Series: Suburban-V8
 Body: Utility K1500 LS 4WD
 Mileage: 117,500 Adjustment: \$0

- ☐ Bose Premium Stereo
- ☐ Leather Seats
- ☐ Navigation System
- ☐ Power Sunroof
- ☐ Rear Bucket Seats
- ☐ Rear Entertainment System
- ☐ Snow Plow Pkg./Plow
- ☐ Towing/Camper Pkg
- ☐ Winch

MSRP: \$40,650

Weight: 5,474

Guide Values Print Reports AutoCheck

	Rough Trade-In	Average Trade-In	Clean Trade-In	Clean Loan	Clean Retail
Base:	\$6,725	\$8,000	\$9,050	\$8,150	\$11,950
Mileage Adjustment:	\$0	\$0	\$0	\$0	\$0
Options Adjustment:	\$0	\$0	\$0	\$0	\$0
Adjusted Value:	\$6,725	\$8,000	\$9,050	\$8,150	\$11,950

Auction Values

Date Range:

	Low Auction	Average Auction	High Auction
Adjusted Value*:	\$0.00	\$0.00	\$0.00

* Because this vehicle is older than 2006, it has no NADA Auction Values. We are only valuing vehicles from model year 2006 and later.

NADA Auction Values are weekly wholesale valuations that directly